

United States Bankruptcy Court
District of Maryland

In re:
Jessica L. McMurtrie
Christopher J. McMurtrie
Debtors

Case No. 24-10838-MCR
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0416-0
Date Rcvd: Jul 11, 2024

User: admin
Form ID: pdfall

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2024:

Recip ID	Recipient Name and Address
db/db	+ Jessica L. McMurtrie, Christopher J. McMurtrie, 1045 Fairview Road, Hagerstown, MD 21742-3127
32454454	+ Achieve Personal Loans, P.O.Box 2340, Phoenix, AZ 85002-2340
32452641	+ Longmeadow Stor-It, 19762 Longmeadow Road, Hagerstown, MD 21742-2545

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
32452626	+ Email/Text: bankruptcynotice@1fbusa.com	Jul 11 2024 19:16:00	1st Financial Bank USA, Attn: Bankruptcy, 363 W Anchor Dr, Dakota Dunes, SD 57049-5154
32452627	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 11 2024 19:18:19	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
32452628	+ Email/Text: kelly@bdfcu.com	Jul 11 2024 19:16:00	Bulldog FCU, 580 Northern Avenu, Hagerstown, MD 21742-2891
32467139	+ Email/Text: bankruptcy@silvermanlegal.com	Jul 11 2024 19:16:00	Bulldog Federal Credit Union, c/o Silverman Theologou, LLP, 11200 Rockville Pike, Suite 520, N. Bethesda, MD 20852-7105
32453984	Email/Text: Bankruptcymail@marylandtaxes.gov	Jul 11 2024 19:15:00	Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201
32452629	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 11 2024 19:18:02	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
32452630	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2024 19:18:05	Cbna, Attn: Centralized Bankruptcy/Citicorp, Po Box 790034, St Louis, MO 63179-0034
32452632	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2024 19:18:05	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
32452633	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 11 2024 19:17:51	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
32452634	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 11 2024 19:16:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
32452635	Email/Text: Bankruptcymail@marylandtaxes.gov	Jul 11 2024 19:15:00	Comptroller of Maryland, Bankruptcy Unit, 301 W. Preston St. Room 409, Baltimore, MD 21201-2383
32452637	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 11 2024 19:15:00	First Home Mortgage Corporation, 1 Corporate Dr, Suite 360, Lake Zurich, IL 60047-8945
32457922	Email/Text: mrdiscen@discover.com	Jul 11 2024 19:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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32452636	+ Email/Text: mrdiscen@discover.com	Jul 11 2024 19:15:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
32452638	+ Email/Text: bk@freedomfinancialnetwork.com	Jul 11 2024 19:15:00	FreedomPlus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002-2340
32452639	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 11 2024 19:16:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
32490741	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 11 2024 19:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
32452631	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 11 2024 19:18:17	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
32470014	+ Email/Text: RASEBN@raslg.com	Jul 11 2024 19:15:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
32452640	+ Email/Text: PBNCNotifications@peritusservices.com	Jul 11 2024 19:15:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
32507626	Email/PDF: resurgentbknotifications@resurgent.com	Jul 11 2024 19:18:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
32452642	Email/Text: EBN@Mohela.com	Jul 11 2024 19:15:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
32452643	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jul 11 2024 19:16:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
32474047	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jul 11 2024 19:16:00	Navy Federal Credit Union, P.O BOX 3000, MERRIFIELD, VA 22119-3000
32504855	Email/Text: Bankruptcy.Notices@pnc.com	Jul 11 2024 19:15:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
32452646	Email/Text: Bankruptcy.Notices@pnc.com	Jul 11 2024 19:15:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222
32452645	+ Email/Text: bankruptcy@patriotfcu.org	Jul 11 2024 19:16:00	Patriot FCU, Attn: Bankruptcy, 800 Wayne Avenue, Chambersburg, PA 17201-3810
32453985	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	Jul 11 2024 19:16:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
32452647	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2024 19:28:46	Syncb/Wolf Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32452648	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2024 19:17:50	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32452649	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2024 19:18:12	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32452650	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2024 19:28:46	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32452651	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2024 19:18:03	Synchrony Bank/Select Comfort, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32452652	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2024 19:18:02	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32452653	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2024 19:18:03	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32452654	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 11 2024 19:17:47	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
32452656	Email/Text: Bankruptcy@tyndall.org	Jul 11 2024 19:16:00	Tyndall Federal Credit Union, Attn: Bankruptcy,

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32453983	+ Email/Text: crbobb@washco-md.net	Jul 11 2024 19:16:00	Po Box 59760, Panama City, FL 32412 Tax. Auth. of Wash. County, MD, Treasurers Office, 35 West Washington Street, Room 102, Hagerstown, MD 21740-4844
32452655	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 11 2024 19:16:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
32452657	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 11 2024 19:16:00	US Bank/Guidance Residential, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
32452658	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jul 11 2024 19:18:13	Wf/ame Gem, Po Box 14517, Des Moines, IA 50306-3517
TOTAL: 41			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court:, First Home Mortgage Corporation, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
32452644	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2024 at the address(es) listed below:

Name	Email Address
Eric S. Steiner	info@steinerlawgroup.com eric.steinerlawgroup.com@recap.email
Mark David Meyer	bankruptcy@rosenberg-assoc.com
Timothy P. Branigan	cmecf@chapter13maryland.com

TOTAL: 3

Entered: July 11th, 2024

Signed: July 10th, 2024

SO ORDERED

Maria Elena Chavez-Ruark

MARIA ELLENA CHAVEZ-RUARK
U.S. BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**
(at Greenbelt/Baltimore)

In re:

**JESSICA L. MCMURTRIE and
CHRISTOPHER J. MCMURTRIE,**
Debtor(s).

Case No. 24-1-0838-MCR
Chapter 13

ORDER CONFIRMING PLAN

The plan under chapter 13 of the Bankruptcy Code having been transmitted to creditors and it have been determined, after hearing on notice, that the requirements for confirmation set forth in 11 U.S.C. § 1325 have been satisfied and that the plan complies with the other applicable provisions of the Bankruptcy Code it is hereby:

ORDERED, that the plan of the Debtor filed **MAY 7, 2024** is hereby confirmed; and it is further

ORDERED, that the property of the estate shall not vest in the Debtor(s) until the Debtor(s) is/are granted a discharge or this case is dismissed or otherwise terminated; and it is further

ORDERED, that the Debtor(s) is/are directed to pay to the Trustee on or before the **31ST** day of each month, the sum of **\$400.00** monthly for months **1** through **16**, and the sum of **\$625.00** monthly for months **17** through **36**, for a total period of **36** months.

ORDERED, that the Debtor(s) is/are directed to provide to the Trustee a copy of each Federal income tax return, and any amendment, at the same time it is filed with the taxing authority while the case is pending; and it is further

ORDERED, that the Debtor(s) is/are directed to provide to the Trustee annually not later than 45 days before the anniversary date of this Order, a statement, under penalty of perjury, of (i) the income and expenditures of the debtor during the tax year most recently concluded before such anniversary date, and (ii) the monthly income of the debtor(s) that shows how income, expenditures, and monthly income are calculated; and which discloses (a) the amount and sources of the debtor(s)' income, (b) the identity of any person responsible with the debtor(s) for the support of any dependent, and (c) the identity of any person who contributed, and the amount contributed, to the household in which debtor(s) resides.

TRUSTEE RECOMMENDATION

The Chapter 13 Trustee represents that the plan complies with the provisions of 11 U.S.C. § 1325 and recommends confirmation

/s/ Timothy P. Branigan

Timothy P. Branigan
Chapter 13 Trustee

cc: All Creditors
Debtor(s)
Debtor(s)' Counsel
Chapter 13 Trustee

END OF ORDER